

**UNITED STATES BANKRUPTCY COURT**  
**FOR THE**  
**EASTERN DISTRICT OF VIRGINIA**  
**Alexandria Division**

In the Matter of:

NORA R YELLAND

Debtor

Chapter 13

Case No. 17-13074-BFK

**OBJECTION TO CONFIRMATION OF MODIFIED PLAN,**  
**NOTICE OF OBJECTION TO CONFIRMATION OF MODIFIED PLAN**  
**AND**  
**NOTICE OF SCHEDULED HEARING ON THIS OBJECTION**

Thomas P. Gorman, Chapter 13 Trustee, has filed this objection to confirmation of your Modified Chapter 13 Plan filed April 11, 2018. The cause for this objection is as follows:

**Violation of 11 U.S.C. §1325(a)(3) - Good Faith.**

- Section 12 provides that student loans will be paid outside of Plan; no student loans have been scheduled. Similarly, Section 8(A) proposes to avoid a lien that is not listed on the Schedules.

**Violation of 11 U.S.C. §1325(a)(6) - Feasibility.**

- Debtor has paid only \$1,037.25 since filing this Petition on September 12, 2017, which does not bode well for proposed step payments from \$100.00 per month for 6 months to \$250.00 per month for 4 months, and then \$595.00 per month for the remaining 50 months of the Plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not wish the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before five business days prior to the hearing date, you or your attorney must:

**Notice of Objection to Confirmation**  
Nora R Yelland, Case # 17-13074-BFK

File with the court a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. You must mail a copy to the persons listed below.

***Attend the hearing to be held on May 31, 2018 at 1:30 p.m. in Courtroom #1 on the 2<sup>nd</sup> floor, United States Bankruptcy Court, 200 South Washington Street, Alexandria, Virginia 22314.*** If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

A copy of any written response must be mailed to the following persons:

Thomas P. Gorman  
300 North Washington Street, Ste, 400  
Alexandria, VA 22314

Clerk of the Court  
United States Bankruptcy Court  
200 South Washington Street  
Alexandria, VA 22314

If you or your attorney do not take steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: May 8, 2018

/s/ Thomas P. Gorman  
Thomas P. Gorman  
Chapter 13 Trustee  
300 N. Washington Street, #400  
Alexandria, VA 22314  
(703) 836-2226  
VSB 26421

**Notice of Objection to Confirmation**  
Nora R Yelland, Case # 17-13074-BFK

**CERTIFICATE OF SERVICE**

I hereby certify that I have this 8<sup>th</sup> day of May, 2018, served via ECF authorized users or mailed a true copy of the foregoing Objection to Confirmation, Notice of Objection and Notice of Hearing to the following parties.

Nora R Yelland  
Chapter 13 Debtor  
13369 Hungerford Place  
Herndon, VA 20170

Nathan Fisher, Esq.  
Attorney for Debtor  
Fisher-Sandler, LLC  
3977 Chain Bridge Rd. #2  
Fairfax, VA 22030

/s/ Thomas P. Gorman

Thomas P. Gorman